

FIG. 1

ACCESS CHARACTERISTICS	SECURITY LEVEL
password only	2
MSISDN number (no login required)	1
weak encryption and password only	3
weak encryption and certificate only	2
weak encryption and password plus device identifier (MSISDN or certificate)	4
strong encryption and password only	6
strong encryption, password, and device identifier	8
strong encryption, password, and smart card	8

FIG. 3

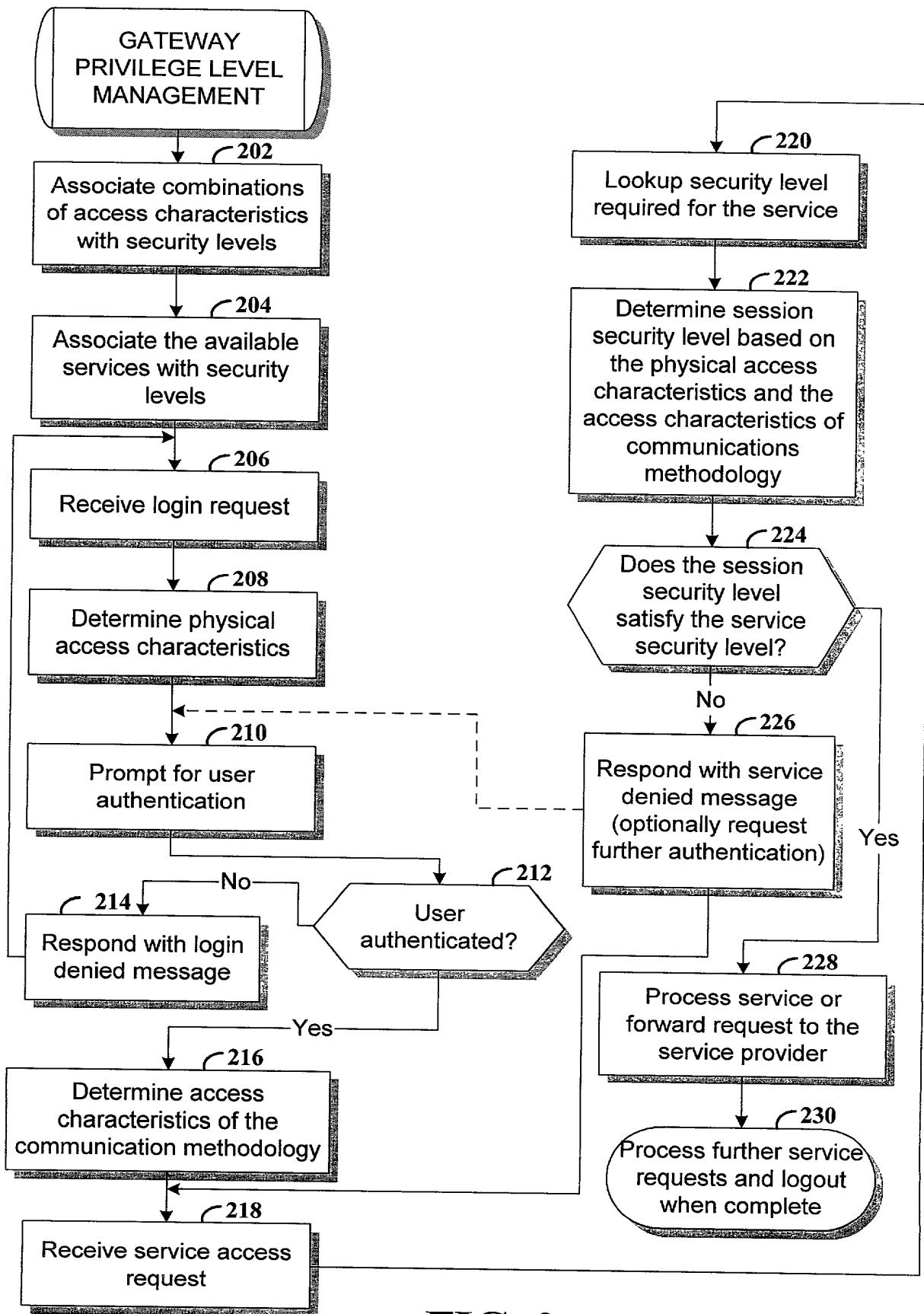


FIG. 2

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SERVICE	SECURITY LEVEL
general information	0
account history	2
set preferences	2
change user profile	2
perform payment transaction	6

FIG. 4A

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SERVICE	SECURITY LEVEL
general information	1
account history	3
set preferences	3
change user profile	3
perform payment transaction	7

FIG. 4B

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SERVICE	SECURITY LEVEL
general information	1
account history	3
set preferences	3
change user profile	3
perform payment transaction < \$500	6
perform payment transaction \geq \$500	7

FIG. 4C

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SERVICE	SECURITY LEVEL = STANDARD	SECURITY LEVEL = HIGH
general information	0	2
account history	2	6
set preferences	2	6
change user profile	2	6
perform payment transaction	6	8

FIG. 4D